

PATENT

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor	:	Philip Carragher and Steven Earl Webster
Serial No.	:	09/604,696
Filed	:	June 26, 2000
For	:	SYSTEM FOR CARD ACTIVITY-BASED MORTGAGE CREDITING
Group Art Unit	:	3691
Examiner	:	Karmis, Stefanos

MS: RCE
Honorable Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT AND RESPONSE

S I R :

In response to the Office Action mailed 30 July 2007 in the above-referenced patent application, please enter the following amendment and with the enclosed Request for Continued Examination Transmittal Letter, and reconsider the application in view of the amendment and the remarks set forth below. It is believed that the Amendment adds no new matter.